

Certificate Number: 15317-NYE-DE-027936463

Bankruptcy Case Number: 16-42281



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 19, 2016, at 10:34 o'clock AM PDT, Luba Katz completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of New York.

Date: August 19, 2016 By: /s/Eunice Francia

Name: Eunice Francia

Title: Counselor